

Charleston District Office
Serving Berkeley, Charleston and
Dorchester Counties
2000 Sam Rittenberg Blvd,
Suite 3007
Charleston, SC 29407
Phone: (843) 852-2222
Fax: (843) 852-2909



Myrtle Beach District Office
Serving Georgetown and Horry
Counties
1800 N. Oak Street, Suite C
Myrtle Beach, SC 29577
Phone: (843) 445-6459
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Congressman Tim Scott

South Carolina First Congressional District

How Can I Get Help With a Loan Modification Request?

Inquiry Process

Although the mortgage companies and banks are regulated by the federal government, they are private-sector entities and therefore are not directly controlled by the government. They are not required to respond to my inquiries, although they are generally receptive to working with my staff in order to provide their customers with good service. As with inquiries to federal agencies, mortgage companies/banks will only provide private/personal information to me when I provide to them a written, signed privacy authorization. Your authorization should detail what information you are requesting the mortgage company/bank to provide to me. If you have access to the Internet, you can find a form for this purpose on my website at www.timscott.house.gov and click on the Serving You Tab then select **Help with Federal Agencies**. If you do not have access to the Internet, one can be mailed to you or picked up by you at either of my District Offices shown above.

Your loan modification application will be approved or denied based on the information you provide to the mortgage company/bank. You should be prepared to provide whatever documentation that is required by them in a very timely manner. You should keep copies of all correspondence from and to the company, and should keep a record of any telephone contact with the company, including the date and time of the conversation, with whom you spoke, along with their contact information, and a summary of the conversation. Please provide to my staff the privacy authorization mentioned above, along with copies of all correspondence and records of telephone conversations with the company.

Responses from mortgage companies can take six to eight weeks or longer. Thank you